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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No. 12672US01

In the Application of:

ROBERT CAREY

U.S. Serial No.: 09/639,478

Filed: August 15, 2000

For:

TECHNIQUES OF SELECTING  
SECURITIES FOR A PORTFOLIO USING  
BUYBACK RATIO AND DIVIDEND  
YIELD

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, D.C. 20231 on November 9, 2000.

By: Ronald E. Larson  
Ronald E. Larson  
Reg. No. 24,478

TRANSMITTAL OF  
INFORMATION DISCLOSURE STATEMENT  
AFTER APPLICATION FILING DATE

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

**ENCLOSURES**

Enclosed are the following:

A completed PTO form 1449 (modified) which has 1 page.

A copy of each printed or patented reference listed in the enclosed form 1449 and not previously provided to or by the PTO in this application. Eight references are enclosed.

An Information Disclosure Statement describing the references listed in the enclosed form 1449.

**FEE DETERMINATION**

No fee is believed to be due because:

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This statement and enclosures are being filed three months or less after the application was filed.

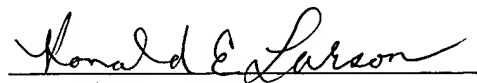
The Commissioner is hereby authorized to charge any additional fees which are presently required, or credit any overpayment, to Deposit Account No. 13-0017.

### **REQUEST FOR CONSIDERATION**

This paper and enclosures are believed to be entitled to consideration under 37 C.F.R. § 1.97, based on the facts stated above. The Examiner is required to initial both copies of the enclosed PTO-1449 (modified) and return one copy to the applicant(s) to indicate consideration of the enclosed references.

Respectfully submitted,

November 9, 2000  
DATE

  
\_\_\_\_\_  
Ronald E. Larson  
Reg. No. 24,478  
Attorney for applicant(s)

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UNITED STATES PATENT AND TRADEMARK OFFICE  
(Attorney Docket No. 12672US01)

In the Application of:

ROBERT CAREY

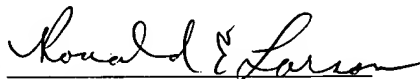
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By:   
Ronald E. Larson  
Reg. No. 24,478

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington DC 20231

Dear Sir:

Pursuant to 37 C.F.R. § 1.56, it is respectfully requested that the following references be considered in the examination of the above-identified patent application:

US PATENT NO.	NAME	DATE
5,132,899	Fox	07/21/92
5,761,442	Barr et al.	06/02/98
5,784,696	Melnikoff	07/21/98
5,819,238	Fernholz	10/06/98
5,884,287	Edesess	03/16/99
5,930,774	Chennault	07/27/99
5,978,778	O'Shaughnessy	11/02/99
6,035,286	Fried	03/07/00


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The above-identified reference(s) are listed on the attached PTO Form 1449, and copies are also enclosed herewith.

This submission is in no way intended as an admission that the above-cited references constitute prior art under any subsection of 35 U.S.C. § 102. Applicant expressly retains the right to take any actions necessary to remove the above-cited references from the available prior art.

Consideration of the above-identified references in the examination of the present patent application is respectfully requested. The Commissioner is hereby authorized to charge any additional fees which may be required or credit any overpayment to Account No. 13-0017.

Respectfully submitted,

  
Ronald E. Larson  
Registration No. 24,478  
Attorney for Applicant

November 9, 2000  
Date

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